



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)

Attorneys for Movant

BANK OF AMERICA, N.A.

In Re:

Osama A. Khalil,

Debtor.

Order Filed on March 20, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-10758 RG

Adv. No.:

Hearing Date: 3/6/19 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 20, 2019**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
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Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor:

Osama A. Khalil

Case No.:

19-10758 RG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 840 Mountain Avenue, Springfield, NJ, 07081, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Michelle Labayen, Esquire, attorney for Debtor, Osama A. Khalil, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to attempt to sell the subject property or pay off the subject mortgage loan within six months from the date of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor is to make regular payments outside of the plan while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that trustee is not to pay the arrears while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor reserves its rights to the arrears in the event a sale is not successful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff shall be calculated according to state law; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the proposed sale is a short sale, it is subject to creditor approval; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.